



PATENT
Case S-816

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

ROBERT B. PHELPS

APPLN. NO.: 10/636,125

FILED: AUGUST 7, 2003

METHOD OF ENHANCING VALUE OF
PENSION PLAN ASSETS

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

INFORMATION DISCLOSURE STATEMENT

Enclosed herewith for consideration by the Examiner is an Information Disclosure Form PTO/SB/08a/B together with a copy of each document listed thereon.

Respectfully Submitted,

R. Andrew Patty II
Reg. No. 38,992
Attorney of Record

Telephone: 225-291-4600
Facsimile: 225-291-4606

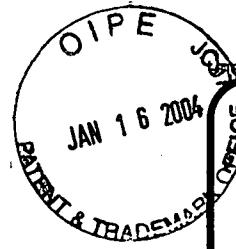
CERTIFICATE OF MAILING

I hereby certify that, in the course of ordinary business, this paper (along with any referred to as being attached or enclosed) is being deposited on the date shown below with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

1/14/04

Date

Gina R. Merritt



Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Shee

1

of

3

Attorney Docket Number

Complete if Known

Application Number	10/636,125
Filing Date	August 7, 2003
First Named Inventor	Robert B. Phelps
Art Unit	3629
Examiner Name	---
Attorney Docket Number	S-816

U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

Examiner Signature	Nanel Frenel/	Date Considered	07/01/2009
-----------------------	---------------	--------------------	------------

***EXAMINER:** Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.



Substitute for form 1449B/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet

2

of

3

Complete if Known

Application Number	10/636,125		
Filing Date	August 7, 2003		
First Named Inventor	Robert B. Phelps		
Art Unit	3629		
Examiner Name	---		
Attorney Docket Number	S-816		

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

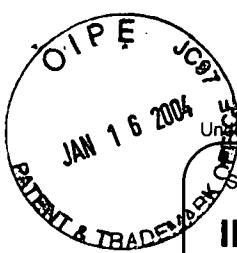
Examiner Initials ¹	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
/VF/	L-1	PANKO, Ron; "Cashing Out"; Life Settlements; Life/Health; Bests Review; April 2002; 4 pages.	
/VF/	L-2	KATT, Peter; "A Life Settlement Update; And Life Insurance in Pension Plans"; AAII Journal; May 2003; Volume XXV, No. 4; pages 33-35.	
/VF/	L-3	SAVAGE, Terence; "Life Settlements Require A Complete Underwriting Workup"; National Underwriter; Life & Health/Financial Services Edition; October 28, 2002; 2 pages.	
/VF/	L-4	BROOKS, Brian et al.; "Clients May Hold Millions in Untapped Insurance Wealth, Study Finds"; Street Talk; On Wall Street; November 2002; pages 22-24.	
/VF/	L-5	BUERGER, Alan H.; "Life Settlements Come of Age"; Trusts & Estates; November 2002; 4 pages.	
/VF/	L-6	DOHERTY, Neil A. et al.; "The Benefits of A Secondary Market For Life Insurance Policies"; publication date unknown; (received from applicant postfiling); 27 pages.	
/VF/	L-7	DOHERTY, Neil A. et al.; "The Benefits of A Secondary Market For Life Insurance Policies"; Real Property, Probate and Trust Journal; Vol. 38; Number 3; Fall 2003; pages 449-478.	
/VF/	L-8	De SIMONE, Marcella; "Life Settlement Association Seeks To Set Up Accountability Standards"; National Underwriter; September 29, 2003; pages 8 and 10.	
/VF/	L-9	Author Unknown; "Measuring Pension Obligations and Determining Pension Plan Costs"; Actuarial Standards Board - Exposure Draft; December 2002; 23 pages.	
/VF/	L-10	HIGGINS, Barry; "Agents Find Opportunities In Life Settlements"; National Underwriter; September 29, 2003; pages 4-5.	
/VF/	L-11	FULLERTON, Jolene D.; "Using Life Settlements To Acheive Charitable Giving Goals"; National Underwriter; September 29, 2003; pages 5-6	

Examiner Signature	/Vanet Frenel/	Date Considered	07/01/2009
--------------------	----------------	-----------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 120 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.



U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE
and to a collection of information unless it contains a valid OMB control number.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449B/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Application Number	10/636,125
		Filing Date	August 7, 2003
		First Named Inventor	Robert B. Phelps
		Art Unit	3629
		Examiner Name	---
		Attorney Docket Number	S-816
(use as many sheets as necessary)			
Sheet	3	of	3

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
/VF/	L-12	CONNOLLY, Jim; "Life Settlement Proposals Could Affect Viatical Brokers And Contracts"; National Underwriter; September 29, 2003; page 10	

Examiner Signature	Nanel Frenel/	Date Considered	07/01/2009
-----------------------	---------------	--------------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not

1 Applicant's unique citation designation number (optional). **2** Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 120 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.